



Pradhan Mantri Awas Yojana

Housing for All (Urban)

PPT on

Credit Linked Subsidy Scheme (CLSS)

Status in Assam

Month-wise claims from June 2017 to June 2018

Month-year	EWS/LIG(Old)	EWS/LIG(New)	MIG I	MIG II	Total
June 2017	1	8	-	-	9
July 2017	-	6	-	-	6
August 2017	1	-	-	-	1
September 2017	3	23	-	1	27
October 2017	16	-	1	-	17
November 2017	29	1	3	1	34
December 2017	-	-	-	-	-
January 2018	-	-	-	-	-
February 2018	-	-	-	-	-
March 2018	65	-	3	-	68
April 2018	5	-	-	4	9
May 2018	-	-	1	-	1
June 2018	3	3	-	-	6
Total	123	41	8	6	178

Highlights from Assam

- Till 30.06.2018, **259** beneficiaries have received CLSS benefit.
- Workshop on CLSS is proposed by NHB in the month of August, 2018
- Meeting with Retail Asset Head of PLIs hosted by SLBC – letter sent to SLBC, Assam
- **CLSS Facilitation Center** has been Setup at IDBI, G. S. Road Branch.
- 60 trainings conducted across Primary Lending Institutions / SLTC and DLTCs in the state of Assam by representatives NHB- for Assam and NE).
- As per SLBC data, on 31.03.2018 , 730 beneficiaries have been found eligible for subsidy under CLSS and have been put up for claim approval by various PLIs.

The Way Forward

- **National Housing Bank does not have a permanent Official** or an Office in whole of North-East India. So a permanent office and an official of NHB needs to be posted to NE.
- Active presence of second CNA – HUDCO.
- Performance Review for CLSS needs to be made a mandate for all PLIs through SLBC by conducting a meeting for Retail Assets Head of all PLIs.
- Prioritization of **AADHAR** for identified beneficiaries under CLSS for bringing in critical mass under MIG I and MIG II.
- Inclusion of Real-Estate developers forum AREIDA, Real-Estate Marketing agencies, CAs and ULBs to propagate CLSS at their end.

Thank You

Success Story 1

Customer Name: Bhadra Barman &
Nanita Barman

Occupation: Self Employed
(Grocery Store Owner)

PLI Name: Assam Gramin Vikash Bank.

Location: Guwahati, Assam

Scheme: PMAY (U)- CLSS



Profile:

- Mr. Bhadra Barman(51 years) and his wife Nanita Barman (48 years).
- Mr. Bhadra Barman is a self employed individual owning a grocery store. His monthly documented income is Rs. 25, 123.
- Mr. Bhadra Barman along with his wife and 2 children lived in a rented house till 2016. Mr. Bhadra Barman bought a plot of land way back in1999 with the dream of constructing his own house. Through the PMAY (U)- CLSS, his dream of constructing and owning his own house became a reality in 2016.He was paying Rs. 5431 as his EMI before the subsidy and post subsidy his EMI got reduced to Rs. 3425.
- Mr. Barman tells that due to the significant reduction in the EMI he is now able to plan and save more for his children's future keeping in mind that his dream of owning a house also got fulfilled.

Success Story 2

Customer Name: Dip Chandra Boro
& Vinudini Boro

Occupation: Self Employed (Cab Driver)

PLI Name: Assam Gramin Vikash Bank.

Location: Guwahati, Assam

Scheme: PMAY (U)- CLSS



Profile:

- Mr. Dip Chandra Boro(48 years and sole earning member) and Mrs. Vinudini Boro (Home maker).
- Mr. Dip Chandra Boro is a self employed individual owning a public carrying vehicle. His monthly documented income is Rs. 35,000.
- Mr. Dip Chandra Boro along with his wife and 2 children lived on his ancestral property inherited from his father along with his 2 elder brothers and their families.
- Mr. Dip Chandra Boro always had the dream of having a home for himself and his family. After the death of his father, he decided to turn his dream into reality by constructing a house on his share of the land and approached the bank for a loan. There he got to know about PMAY (U)- CLSS and was overwhelmed by the benefits of the scheme. Post subsidy, he opted to keep the EMI of Rs. 6430 on his home loan same and instead went on to reduce the tenure of the loan by a significant 3 years.